

Stephen C. Howard
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SKILLS

Analytical – several decades of experience in financial analysis, budgeting, financial forecasting, contract management and accounting

Managerial – more than twenty years of experience managing departmental administrative teams and contribution to several committees at the University of Florida

Credit/Lending - more than eight years of commercial lending and credit experience in a community banking environment

EXPERIENCE

September 2002 – Present (retiring from full time status Summer 2023)

University of Florida College of Medicine Department of Molecular Genetics and Microbiology (MGM), Gainesville, FL

Director of Administrative Services

Business manager for a research and PhD education department at the University of Florida. MGM has an annual budget of \$20 million, with 100 employees in 20+ scientific laboratories. The Department is the second largest basic science department in the College of Medicine (by annual funding). Funding is 75% research grants and 25% from state educational funding and other sources. Approximately 80% (\$11 mil./yr.) of the research portion is grants from the National Institutes of Health (NIH). At any one time, the Department has approximately 60 active research grants.

- Oversee the day-to-day operations of Department administration, reporting to the Chair. Define, develop and implement operating procedures, policies, filing systems, databases, reports, and other analytical tools necessary for the efficient operation of the Department in accordance with University policies and guidelines.
- Develop the Department's annual budget within the strategic goals outlined by the Chair and be the Departmental liaison to the College's financial staff with regard to the budget and other financial matters.
- Oversee expenditure of the Department's funds within budgetary guidelines and conforming to targets handed down from the College level. The Department has met its budget target all but two years I have been in this position.
- Supervise the Department's administrative staff of six which includes two in purchasing/payments, two in payroll/HR, a grant proposal specialist and a graduate education coordinator.
- Assist faculty in the budgetary and administrative aspects of applying for research grants.
- Provide administrative support to the faculty with regard to the spending of their research grants and operation of their laboratories.
- Report to the College and University regarding the Department's utilization of personnel effort and space.
- Participate as a college-level representative on university-level committees charged with improving the efficiency of the grant proposal and award administration processes

Spring 1997 - September 2002

University of Florida Health Science Center, Gainesville, FL

Senior IT Network Administrator

Senior PC network server systems administrator for the ITCenter (ITC) at the UF Health Science Center. ITC provided networked storage, computing services and support for 700+ Windows and MacIntosh desktops at HSC and remote sites. Customers included several departments and the College of Medicine Dean's Office and the Vice President of Health Affairs.

- Assisted business managers in the HSC with IT-related planning, budgeting, resource allocation, technical training and technical hiring.
- Web site hosting for core customers and other units.
- Participated on various committees and planning groups related to IT services.
- Supervised three PC support FTEs.

Fall 1995 - Spring 1997

Fidelity Business Consultants, Inc., Gainesville, FL

Associate

Associate in a seven-person accounting and consulting practice specializing in small manufacturers. Provided a full range of planning and financial analysis services including budgeting, business plans, competitor research, viability analysis of troubled enterprises and advice on managing banking relationships.

Summer 1996

Scenic Productions, Inc., Gainesville, FL

Chief Operating Officer

COO for a 50 person company that created architectural specialties for theme parks, casinos and museums. Company was a turn-around of a failed company in the same industry. Fully involved with all phases of startup: analysis of failing operation, design of the new firm and implementation of business plan. Was COO for three months after beginning operations; managing all on-site day-to-day activities, cash flow, setting policies on HR, contract negotiation and customer relations.

Fall 1994 - Fall 1995

SunBank North Central Florida, Ocala, FL

Computing and Telecom Manager

Computing and Telecom Manager for a \$400Mil bank with 14 offices in North Florida; part of SunTrust, Inc.

- Implemented the first wave of desktop networked PC computing for the organization. PCs went from 25 seats on six isolated local networks to 75+ seats on a fiber-based enterprise level network.
- Negotiated all significant PC-related contracts.
- Developed specialized software tools for many functional areas.

- Oversaw internal telecom system for Bank's 300+ employees including on-site coordination of converting 200 desks at ten sites from ITT to AT&T equipment.

Fall 1993 - Fall 1994

SunBank of Gainesville, Gainesville, FL

Asst. VP, Lending Operations Manager and Network Administrator

Asst. VP, Lending Operations Manager and Network Administrator for \$150Mil bank with four offices.

- Oversaw five FTE unit handling data entry, documentation, reporting and payment processing for a \$100 million loan portfolio.
- Continued as coordinator of bank's general automation efforts.
- Assisted various other SunTrust affiliates with identifying, planning and implementing IT projects.

Fall 1986 - Fall 1993

SunBank of Gainesville, Gainesville, FL

Asst. VP, Commercial Lending

- Commercial loan officer for a portfolio of \$10Mil with loans from \$5k to \$2.5 Mil. Solicited new accounts, analyzed credit viability, negotiated terms & pricing, presented credits to authorizing committees, prepared documents and implemented workout plans for troubled loans.
- Assisted other lenders with financial analysis of complex relationships.
- Provided analytical and technical input to the Bank's annual budgeting process for all lending profit centers. Developed tools to improve forecasts of loan volumes, interest rate variances to Prime rate, interest income and credit quality.
- Prepared monthly reports of credit quality for internal and corporate management.
- Operational head of multi-year effort to improve efficiency with office technology. Started the initial wave of local area networked PC adoption by the enterprise. By late 1993 we had LAN/WAN-attached PCs on all desks with e-mail and connection to remote database services.
- Developed financial and loan portfolio reporting systems built on extracts from mainframe data sets across a WAN gateway.

Spring 1984 - Fall 1986

State of Iowa Department of Banking, Carroll, IA

Commercial Bank Examiner

Commercial Bank Examiner in a six-person crew performing safety and soundness examinations of commercial banks.

- Analyzed the financial and collateral status of banks' large and/or problem loans. Classified loans and securities for loss potential and recommended courses of action to Department and bank management.
- Made written and oral reports to bank management, senior examiners and Department management.
- Analyzed banks' bond portfolios for liquidity and credit quality.

- Reviewed banks' activities and records for general compliance with GAAP, applicable law and banking regulations.
- Provided opinions of bank management quality to Department management.

EDUCATION

May 1995

MBA, University of Florida, Gainesville, FL

Inaugural class in the weekend "MBA for Managers" program.

May 1982

BS Industrial Administration (Finance), Iowa State University, Ames, IA

Various IT training seminars, SunTrust Commercial Lending School, Commercial Bank Examiners School